

**TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method of comparing mutual funds ~~by~~ utilizing processing structure, the method comprising:  
determining a power spectral density (PSD) of respective mutual funds according to fund cumulative growth (G) and fund stability (S), ~~and;~~  
ranking the mutual funds from highest to lowest power spectral density; and  
referencing the mutual fund ranking for guiding investors in buying and selling mutual funds.

2. (Original) A method according to claim 1, wherein the step of determining the power spectral density is practiced by multiplying the square of the fund cumulative growth by the fund stability, such that  $PSD = G^2 \cdot S$ .

3. (Original) A method according to claim 2, wherein the step of determining the power spectral density is practiced by determining the fund stability according to  $S = Avg - StdDev$ , where Avg is an average annual growth over a predetermined period, and StdDev is a standard deviation of the annual growth over the predetermined period.

4. (Original) A method according to claim 1, further comprising tracking a selected mutual fund according to upper and lower control limits that are determined based on a standard deviation of the selected mutual fund performance average.

5. (Original) A method according to claim 4, wherein the step of tracking the selected mutual fund is practiced on two tracks including a first track over a first period of time and a second track over a second period of time, shorter than the first period of time.

6. (Original) A method according to claim 5, wherein the first track is a global track and the first period of time is one year, the method further comprising determining upper and lower control limits for the global track based on a standard deviation of the selected mutual fund annual performance average over multiple years of performance data, and

wherein the second track is a current track and the second period of time is one day, the method further comprising determining upper and lower control limits for the current track based on a standard deviation of the selected mutual fund daily performance average over multiple days of performance data.

7. (Original) A method according to claim 4, wherein the tracking step is practiced by determining the upper and lower control limits based on two standard deviations of the selected mutual fund performance average.

8. (Original) A method according to claim 7, further comprising timing an investment or divestment in the selected mutual fund according a price of the selected mutual fund relative to the upper and lower control limits.

9. (Currently Amended) A method of comparing mutual funds by utilizing processing structure, the method comprising:

determining a power spectral density (PSD) of respective mutual funds according to a product of a principle factor squared times fund stability (S), ~~and;~~  
ranking the mutual funds from highest to lowest power spectral density; and  
referencing the mutual fund ranking for guiding investors in buying and selling mutual funds.

10. (Original) A method according to claim 9, wherein the principle factor is cumulative growth.

11. (Original) A method according to claim 9, wherein the step of determining the power spectral density is practiced by determining the fund stability according to  $S = \text{Avg} - \text{StdDev}$ , where Avg is an average annual growth over a first predetermined period, and StdDev is a standard deviation of the annual growth over the first predetermined period.

12. (Original) A method according to claim 9, further comprising tracking a selected mutual fund according to upper and lower control limits that are determined based on a standard deviation of the selected mutual fund performance average.

13. (Original) A method according to claim 12, wherein the step of tracking the selected mutual fund is practiced on two tracks including a first track over a first period of time and a second track over a second period of time, shorter than the first period of time.

14. (Original) A method according to claim 13, wherein the first track is a global track and the first period of time is one year, the method further comprising determining

upper and lower control limits for the global track based on a standard deviation of the selected mutual fund annual performance average over multiple years of performance data, and

wherein the second track is a current track and the second period of time is one day, the method further comprising determining upper and lower control limits for the current track based on a standard deviation of the selected mutual fund daily performance average over multiple days of performance data.

15. (Original) A method according to claim 12, wherein the tracking step is practiced by determining the upper and lower control limits based on two standard deviations of the selected mutual fund performance average.

16. (Original) A method according to claim 15, further comprising timing an investment or divestment in the selected mutual fund according a price of the selected mutual fund relative to the upper and lower control limits.

17. (Currently Amended) A system for comparing mutual funds comprising:  
means for determining a power spectral density (PSD) of respective mutual funds  
according to fund cumulative growth (G) and fund stability (S), ~~and~~;  
means for ranking the mutual funds from highest to lowest power spectral density;  
and  
means for referencing the mutual fund ranking for guiding investors in buying and selling mutual funds.

18. (Original) A system according to claim 17, wherein the power spectral density is determined by multiplying the square of the fund cumulative growth by the fund stability, such that  $PSD = G^2 \cdot S$ .

19. (Original) A system according to claim 18, wherein the fund stability (S) = Avg - StdDev, where Avg is an average annual growth over a predetermined period, and StdDev is a standard deviation of the annual growth over the predetermined period.

20. (Original) A system according to claim 17, further comprising means for tracking a selected mutual fund according to upper and lower control limits that are determined based on a standard deviation of the selected mutual fund performance average.

21. (New) A method of comparing investments utilizing processing structure, the method comprising:

determining a power spectral density (PSD) of respective investments according to investment cumulative growth (G) and investment stability (S);

ranking the investments from highest to lowest power spectral density; and

referencing the investment ranking for guiding investors in buying and selling investments.